



Patents

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3/10/04
A.W.

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE APPLICATION OF: Chapman, et al.)

SERIAL NO.: 09/852,597)

FILED: May 10, 2001)

FOR: Systems and Methods for
Notifying a Consumer of Changes
Made to a Credit Report)

ART UNIT: 2177

EXAMINER: Rayyan, Susan

RECEIVED

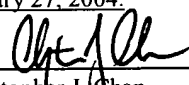
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Technology Center 2100

Attorney Docket No.: E1001/251209

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on February 27, 2004.


Christopher J. Chan

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

Madam:

In response to the non-final Office Action mailed on October 27, 2003, Applicants submit the enclosed amendments and remarks. Kindly enter the following amendments and consider the appended remarks.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.

Conclusion begins on page 19 of this paper.